

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:) Examiner: Olabode AKINTOLA
)
Sunil RAJASEKAR et al.) Group Art Unit: 3691
)
Serial No.: 10/005,102) Confirmation No.: 9464
)
Filed: December 3, 2001) Customer No.: 53156
)
For: **METHODS AND SYSTEMS FOR**)
MANAGING CREDIT)
Atty. Docket No.: ORCL5763) **RESPONSE UNDER 37 CFR 1.116**
)
)

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The paper is responsive to the Final Office Action mailed October 27, 2008.

Remarks begin on page 2 of this paper.